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Examiner: Tieu, Binh Kien

Group Art Unit: 3985

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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJP

Applicant: BROWN ET AL

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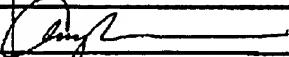
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|--|---------------------|------------------------|-----------------|
| | Application Number | 10/022,165 | |
| Filing Date | 12/17/2001 | | |
| First Named Inventor | Michael Wayne Brown | | |
| Art Unit | 3985 | | |
| Examiner Name | Tieu, Binh Kien | | |
| Total Number of Pages in This Submission | 19 | Attorney Docket Number | AUS920010844US1 |

ENCLOSURES (Check all that apply)

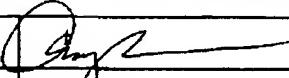
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| In re application of Michael Wayne Brown, et al. Serial No.: 10/022,165 Confirmation Number: 3985 Filed: 12/17/2001 Title: PROVIDING ACCOUNT USAGE FRAUD PROTECTION Atty Docket Number: AUS920010844US1 | : Before the Examiner: Tieu, Binh Kien : : Group Art Unit: 3985 : Amy J. Pattillo : P.O. Box 161327 : Austin, Tx 78716 : 512-402-9820 |
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Application No. 10/022,165
Docket # AUS920010844US1

A. INTRODUCTORY COMMENTS

Responsive to the Office Action of July 19, 2005 with a 1 month shortened statutory period for reply, please amend the above-identified application as follows.

Amendments to the Specification begin on page 3.

Amendments to the Claims begin on page 5.

Arguments begin on page 15.